

# IDAHO PIPE TRADES TRUST

Administrative Office

Idaho Pipe Trades  
Health & Welfare Trust  
LU 296 & LU 648



Plumbers & Pipefitters  
Pension Trust  
LU 296 LU 648 LU 41

May 2017

## SUMMARY OF MATERIAL MODIFICATIONS to the Idaho Pipe Trades Health & Welfare Plan and Summary Plan Description Dated January 1, 2017

### Enrollment of your spouse and children in Plan coverage

Under the Plan's dependent enrollment rules, you must enroll your dependents in Plan coverage within a specified period. That period differs, depending on your circumstances.

Previously, you had to notify the Plan that you'd like to enroll a dependent (spouse or child) within 30 days of when you first became eligible for coverage. Effective August 1, 2016, you have **60 days from the time you're first eligible for coverage to notify the Administrative Office that you want to enroll a dependent**. In addition, if you are on COBRA and have a newborn child or adopt a child, you will have 60 days from birth or adoption to enroll the child for COBRA coverage. All notices of enrollment must be on the Plan's own enrollment form and must be received by the Administrative Office by the deadline above.

To enroll dependents you must also submit birth certificates and marriage certificates, and might have to confirm social security numbers. You have 60 days after the dependent's enrollment deadline to do that.

If your dependents are already enrolled, **each November you must return the annual enrollment form**. The annual enrollment form is included in the notice sent to your last known address each fall. If you do not complete and return the annual enrollment form, your dependents will lose coverage beginning the next January 1. To update your address, contact the Administrative Office.

The Plan's other rules on enrollment, forms, and documents to submit continue to apply. For more information on which dependents are eligible for coverage and other important rules, see the Summary Plan Description. You can get a copy at [www.iptt.org](http://www.iptt.org) or by calling the Administrative Office.

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1220 SW Morrison St., Suite 300 – Portland, OR 97205  
Telephone (800) 808-1687 or (208) 288-1610 FAX (208)288-1670  
[www.IPTT.org](http://www.IPTT.org)

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## Nondiscrimination Provisions of the Affordable Care Act

The Plan will comply with the nondiscrimination provisions of the Affordable Care Act. And so beginning June 1, 2017 the Plan will cover services and supplies to treat gender dysphoria, to the extent required by law. Services and supplies are provided per the Plan's other limits and/or exclusions, for example the requirement that services be medically necessary.

In addition the Plan covers vasectomies, and for women birth control coverage is that which is required by the preventive care requirements of the Affordable Care Act. All preventive care coverage is subject to reasonable medical management techniques, and you may be required to use an in-network provider. For the latest covered services and supplies, contact Blue Cross of Idaho at (800) 627-1188.

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